

September 24, 2010
PUBLIC NOTICE # 2010-39

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6687		ACCESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS		
10-6649	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PROGRAM2	
10-6640		ALLSTATE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CONDOMINIUMS	
10-6610		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GPP GLATFELTER PUBLIC PRACTICE	
10-6655		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-BUSINESS OWNERS	0
10-6665		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	VFIS; HCCIS; GPP AUTO	
10-6608		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	FARM	
10-6617	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6697		AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COLLATERAL PROTECTION HYBRID	0
10-6683	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PLATINUM	
10-6615		ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
10-6638		ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6644		ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-6682		ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
10-6708		BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GENERAL RISK	0
10-6688		BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	INSTITUTION BOND FOR CREDIT UNIONS	0
10-6706		CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONPROFIT ORGANIZATION LIABILITY	0
10-6604	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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10-6625	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6618	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6619	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6637		CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
10-6646		CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
10-6700	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
10-6626	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6677		EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL LSERVICE/INVEST. CO.	
10-6592	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
10-6627	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6623	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
10-6699		GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM		0
10-6595		GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3	-3.87
10-6652	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FEEDLOT LIVESTOCK MORTALITY	0
10-6670	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	RELATED PRACTICES	
10-6710		GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LANDSCAPERS	
10-6712	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION EQUIPMENT(CELLUL AR TELEPHONES)	0
10-6713	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION EQUIPMENT(CELLUL AR TELEPHONES)	0

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10-6714	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION EQUIPMENT(CELLULAR TELEPHONES)	0
10-6715	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION EQUIPMENT(CELLULAR TELEPHONES)	0
10-6605	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-6635	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	TENANTS	
10-6636	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	TENANTS	
10-6653	0012	ILLINOIS NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FEEDLOT LIVESTOCK MORTALITY	0
10-6650	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS	FORMS	HOMEOWNERS	
10-6680		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6679		LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	RM SELECT POLICY	
10-6593	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
10-6628	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6672		NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. ARCHITECTS & ENGINEERS	
10-6620	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6634		NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-EXCESS EDGE	0
10-6624	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
10-6629	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6654	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FEEDLOT LIVESTOCK MORTALITY	0
10-6641		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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10-6676		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
10-6668	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
10-6690	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6633		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY DIRECTORS & OFFICERS	
10-6701	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
10-6614		PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
10-6691		PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6667	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
10-6689	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6613		SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6598		SEQUOIA INSURANCE COMPANY	PERSONAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	SMP - FARM PACKAGE	-9.1
10-6669		SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SOUTHERN	
10-6681		SOUTHERN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PINNACLE	
10-6606		ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
10-6616		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY	0
10-6695		STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
10-6716		STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ASSET PROTECTION INS. POLICY FOR WATER	0
10-5768		SUTTER INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM WITH VAR	VAR 4-BROKERS GAP	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-6705	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	TOPA CLASIC AUTO NATION MOTRO CLUB	
10-6621	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6596		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE CO. D&O LIAB.	
10-6639		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS LIAB-MODULAR REWRITE	
10-6656		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	HOA CONDO	
10-6678		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PARTNERSHIP LIABILITY - MODULAR REWRITE	
10-6611	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6673	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6612	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6674	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-6594	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
10-6630	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
10-6632		TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PENSION AND BENEFITS PLAN FIDUCIARY LIAB.	
10-6684		ULLICO CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-6651	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS	FORMS	HOMEOWNERS	
10-6671	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	RELATED PRACTICES	
10-6622	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-6692	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5

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10-6718	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
10-6694	1179	WAWANESA MUTUAL INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5
10-6704	1179	WAWANESA MUTUAL INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
10-6711		WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
10-6607		ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ZURICH D&O SELECT	
10-6675		ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRIVATE COMPANY SELECT D & O	17.2
10-6686		ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
97 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

September 24, 2010

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	10-5694	8/13/2010	Transguard Insurance Company of America, Inc.	Commercial Other Liability	Both Rate and Form		2.39%
Correct	10-5694	8/13/2010	Transguard Insurance Company of America, Inc.	Commercial Other Liability	Both Rate and Form		0.22%
Incorrect	10-6403	9/10/2010	The Hanover Insurance Company	Commercial Multi-Peril	New Program	Durable Medical Equipment and Home Health Care	0.00%
Correct	10-6403	9/10/2010	The Hanover Insurance Company	Commercial Other Liability	New Program	Durable Medical Equipment and Home Health Care	0.00%
Incorrect	10-6404	9/10/2010	Massachusetts Bay Insurance Company	Commercial Multi-Peril	New Program	Durable Medical Equipment and Home Health Care	0.00%
Correct	10-6404	9/10/2010	Massachusetts Bay Insurance Company	Commercial Other Liability	New Program	Durable Medical Equipment and Home Health Care	0.00%

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